



## **DISCLOSURE REPORT UNDER EU REGULATION No. 575/2013 (CRR) AS OF 31 DECEMBER 2023 OF STIFEL EUROPE BANK AG**

### **1. INTRODUCTION**

Stifel Europe Bank AG, Frankfurt (hereinafter "SEBA" or "Bank"), is required to publish certain regulatory information pursuant to Article 6 (1) of Regulation (EU) No. 575/2013 ("CRR"), as amended by Regulation (EU) 2019/876 ("CRR II"), in conjunction with Section 26a KWG. This report serves to fulfil these disclosure requirements. The disclosure is made in accordance with the format provided for in the Implementing Regulation (EU) 2021/637.

With total assets of less than EUR 5 billion, SEBA is a "small and non-complex institution" pursuant to Art. 4 (1) No. 145 CRR. It is also an "unlisted institution" according to Art. 4 para. 1 no. 148 CRR. Pursuant to Art. 433 in conjunction with 433b para. 2 CRR II, SEBA must therefore disclose annually information on the key parameters in accordance with Art. 447 CRR II.

The disclosure report contains the information as of 31 December 2023 or the approved annual financial statements. The Bank prepares its annual financial statements in accordance with the provisions of the German Commercial Code (HGB) and the Ordinance on Accounting for Banks (RechKredV). Amounts are rounded in thousands of euros.

The Bank has implemented policies and procedures to ensure compliance with the disclosure requirements. As part of the disclosure process, the Bank has established controls to verify the completeness and accuracy of the data to be disclosed.

The disclosure report shall be submitted to and approved by the Management Board prior to its publication. The certificate of the Management Board pursuant to Art. 431 para. 3 CRR II can be found at the end of the disclosure report.

The report is published on the disclosures page at [www.stifel.com](http://www.stifel.com).

The Bank's global legal entity identifier (LEI) is 529900MC68RTGHKI4F05.

### **2. SCOPE OF DISCLOSURE**

SEBA is subject to the disclosure requirements at the entity level. The Bank is not part of a regulatory consolidation group and does not prepare consolidated financial statements in accordance with the provisions of the German Commercial Code.

### 3. DISCLOSURE OF KEY PARAMETERS ACCORDING TO ART. 447 CCR II

#### EU KM1 - Key Parameters In Mio. EUR

		31-Dec-23	31-Dec-22	31-Dec-21
1	Common Equity Tier 1 (CET1) capital	26,936	24,650	17,436
2	Tier 1 capital	26,936	24,650	17,436
3	Total capital	26,936	24,650	17,436
<b>Risk-weighted exposure amounts</b>				
4	Total risk-weighted exposure amount	80,588	90,327	78,560
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>				
5	Common Equity Tier 1 ratio (%)	33.42%	27.29%	22.19%
6	Tier 1 ratio (%)	33.42%	27.29%	22.19%
7	Total capital ratio (%)	33.42%	27.29%	22.19%
<b>Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)</b>				
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.00%	4.50%	4.00%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.13%	2.53%	2.25%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.50%	3.38%	3.00%
EU 7d	Total SREP own funds requirements (%)	10.00%	12.50%	12.00%
<b>Combined buffer requirement (as a percentage of risk-weighted exposure amount)</b>				
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.68%	0.51%	0.00%
EU 9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer	0.00%	0.00%	0.00%
11	Combined buffer requirement (%)	3.18%	3.01%	2.50%
EU 11a	Overall capital requirements (%)	13.18%	15.51%	14.50%
12	CET1 available after meeting the total SREP own funds requirements (%)	20.90%	14.79%	10.19%
<b>Leverage ratio</b>				
13	Leverage ratio total exposure measure	49,355	50,893	38,520
14	Leverage ratio	54.58%	48.44%	45.27%
<b>Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total)</b>				
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET 1 capital (percentage points)	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>				
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirements (%)	3.00%	3.00%	3.00%
<b>Liquidity Coverage Ratio</b>				
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	13,808	13,632	14,630
EU 16a	Cash outflows - Total weighted value	4,845	26,626	3,137
EU 16b	Cash inflows - Total weighted value	13,196	26,500	7,727
16	Total net cash outflows (adjusted value)	1,211	6,657	784
17	Liquidity coverage ratio (%)	1140.00%	204.78%	1865.53%
<b>Net Stable Funding Ratio</b>				
18	Total available stable funding	31,822	25,362	22,676
19	Total required stable funding	14,798	13,336	13,014
20	NSFR ratio (%)	215.04%	190.17%	174.24%

The Bank is not subject to the requirements pursuant to Articles 92a and 92b CRR II so that disclosure of information pursuant to Article 447 lit. h) CRR II is not required.

#### 4. CERTIFICATE OF THE MANAGEMENT BOARD PURSUANT TO ART. 431 ABS. 3 CRR II

The Management Board of SEBA confirms that this Disclosure Report has been prepared in accordance with the formal procedures and internal processes, systems and controls implemented in the Bank to comply with the disclosure requirements under Part 8 of CRR II.

Frankfurt am Main, 10 July 2024

#### STIFEL EUROPE BANK AG

The Management Board

Signé par :  
  
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Sebastien Guillaume

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Carsten Steinborn